IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.

09/734,694

Confirmation No:

6528

Applicant

Ravi Ganesan

Filed

December 13, 2000

Title

Dynamic Biller List Generation

Art Unit

3694

Examiner

Ella Colbert

Docket No.

23952-0138

Customer No.

72386

AMENDMENT UNDER 37 C.F.R. § 1.312

Mail Stop Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir or Madam:

Prior to the issuance of the above-identified application, please amend the application as follows. If a decision is made not to enter the foregoing amendments in whole, Applicants respectfully request entry in part of those amendments for which the Examiner decides entry is proper per MPEP § 714.16(e).

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 17 of this paper.

The **Conclusion** begins on page 18 of this paper.

Certificate of Electronic Delivery

1 hereby certify that this correspondence is being electronically filed with the Commissioner for Patents, Mail Stop: Amendment on July 21, 2010.

Rhett S. White